

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANTHONY V. ACARDO	§	Case No. 07-72627
SHARON A. ACARDO	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2007.
- 2) The plan was confirmed on 04/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/12/2011.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$4,102.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 12,750.00	
Less amount refunded to debtor	\$ 86.95	
<b>NET RECEIPTS</b>		<b>\$ 12,663.05</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 886.48	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,586.48</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
TITLE CASH INC	Sec	263.00	166.51	166.51	166.51	0.00
WINNEBAGO COUNTY TREASURER	Sec	1,147.00	2,086.70	2,019.68	2,019.68	163.30
WINNEBAGO COUNTY TREASURER	Sec	1,048.00	1,048.00	1,048.00	1,048.00	149.55
ACCOUNT RECOVERY SERVICES,	Uns	29.00	NA	NA	0.00	0.00
ACCOUNTS RECEIVABLE	Uns	356.96	NA	NA	0.00	0.00
CARAOTTA CHIROPRACTIC	Uns	400.00	NA	NA	0.00	0.00
CASH BOX LLC	Uns	300.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	872.50	NA	NA	0.00	0.00
CRUSADER CLINIC	Uns	205.00	NA	NA	0.00	0.00
RJM ACQUISITIONS FUNDING LLC	Uns	136.73	136.58	136.58	136.58	0.00
MUTUAL MANAGEMENT SERVICES	Uns	3,973.62	3,948.62	3,948.62	3,948.62	0.00
OMNI CREDIT SERVICES	Uns	754.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	256.00	256.00	256.00	256.00	0.00
SECURITY FINANCE	Uns	370.00	313.33	313.33	313.33	0.00
NCO FINANCIAL SYSTEMS INC	Uns	4,439.00	479.00	479.00	479.00	0.00
UIC CLINICS	Uns	285.00	NA	NA	0.00	0.00
VILLA DI ROMA	Uns	900.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WORLD FINANCE	Uns	396.00	396.00	396.00	396.00	0.00
WORLD ACCEPTANCE	Uns	0.00	322.61	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 166.51	\$ 166.51	\$ 0.00
All Other Secured	\$ 3,067.68	\$ 3,067.68	\$ 312.85
<b>TOTAL SECURED:</b>	<b>\$ 3,234.19</b>	<b>\$ 3,234.19</b>	<b>\$ 312.85</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 5,529.53</b>	<b>\$ 5,529.53</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,586.48	
Disbursements to Creditors	\$ 9,076.57	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 12,663.05</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/16/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.